

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	Α	US-5,471,669	11-1995	Lidman, David G.	235/383
	В	US-	<u> </u>		.,
	С	US-			
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	М	US-		X	

NON-PATENT DOCUMENTS Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages) U Higgins, Kevin T., "The mass market cracks up", Credit Card Management, March 1993, p. 58. V Caudron, Shari, "Brand loyalty: Can it be revived?", Industry Week, v. 242 n. 7, 5 April 1993, pp. 11-14. W X

*A copy of this reference is not being twinished with this office agrion. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.